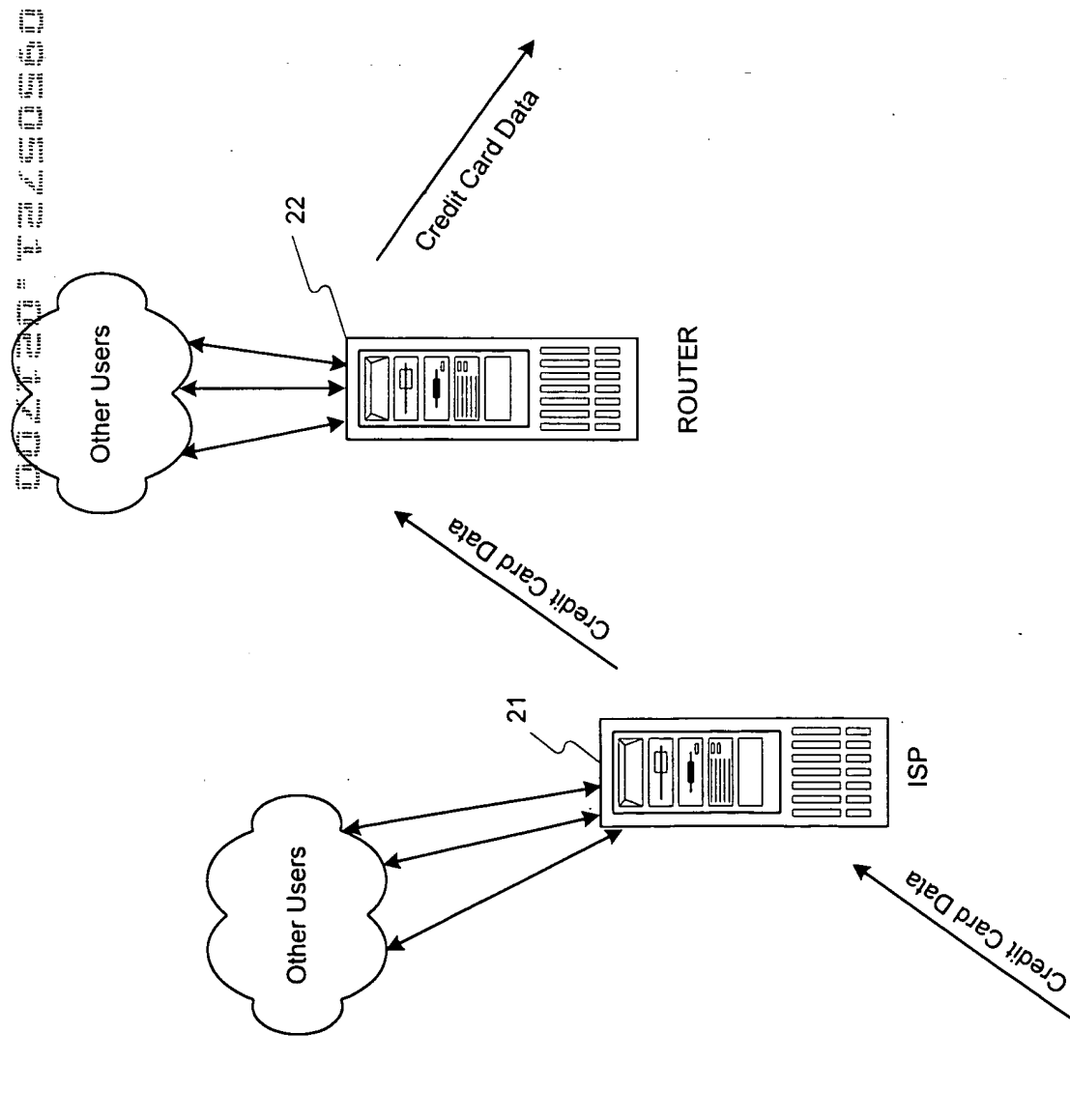


**FIG. 1**



**FIG. 2**

CONSUMER'S PC

FIG. 3 is a block diagram of a payment processing system 30. The system 30 includes a merchant store 12, a transaction processing system 26, and a payment processing system 16. The merchant store 12 includes a POS 34. The transaction processing system 26 includes a database 100 and a processor 26. The payment processing system 16 includes a processor 52. The merchant store 12 is connected to the transaction processing system 26 via a network 28. The transaction processing system 26 is connected to the payment processing system 16 via a network 32.

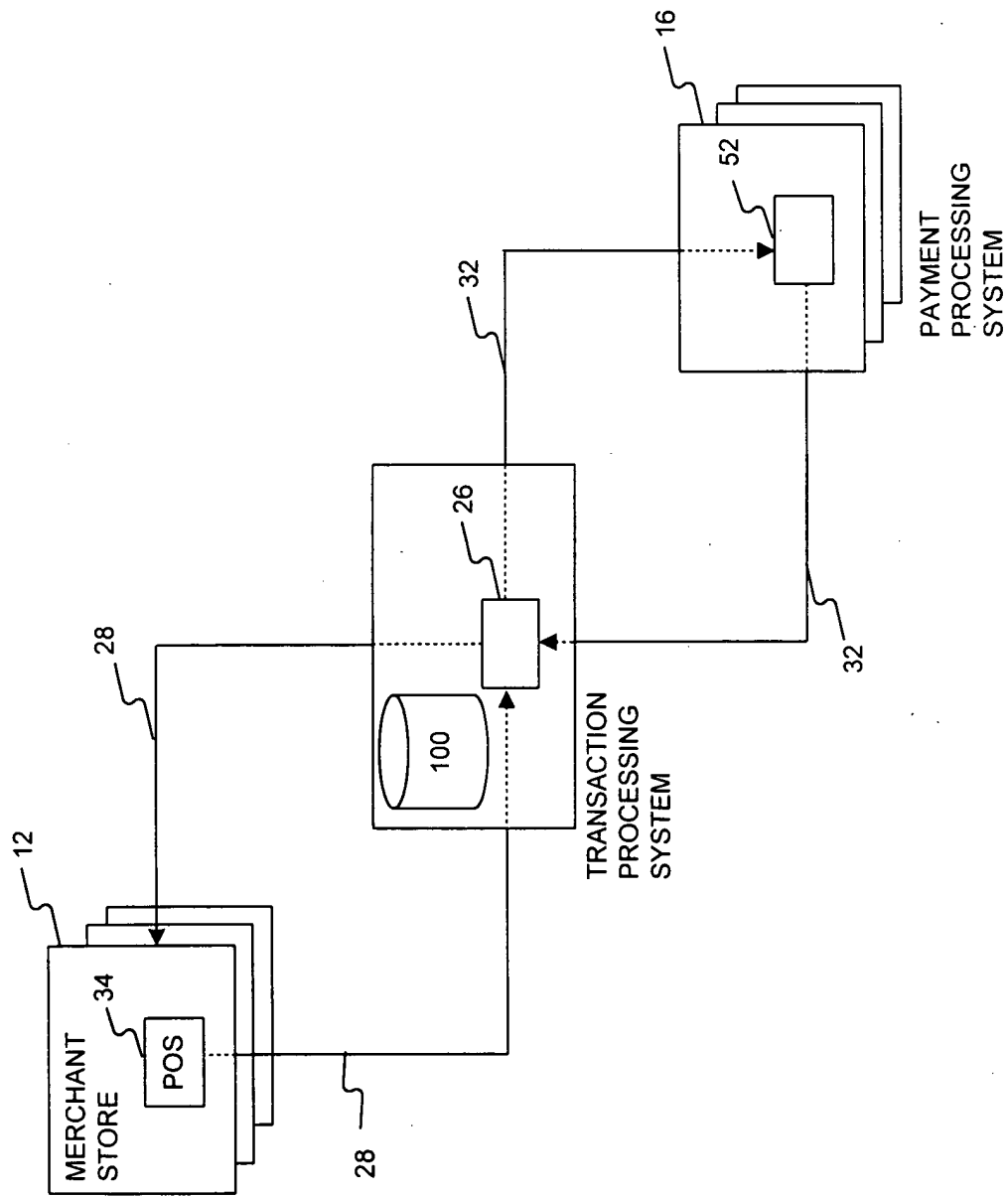


FIG. 3

FIG. 4 is a block diagram of a computer system 34.

34

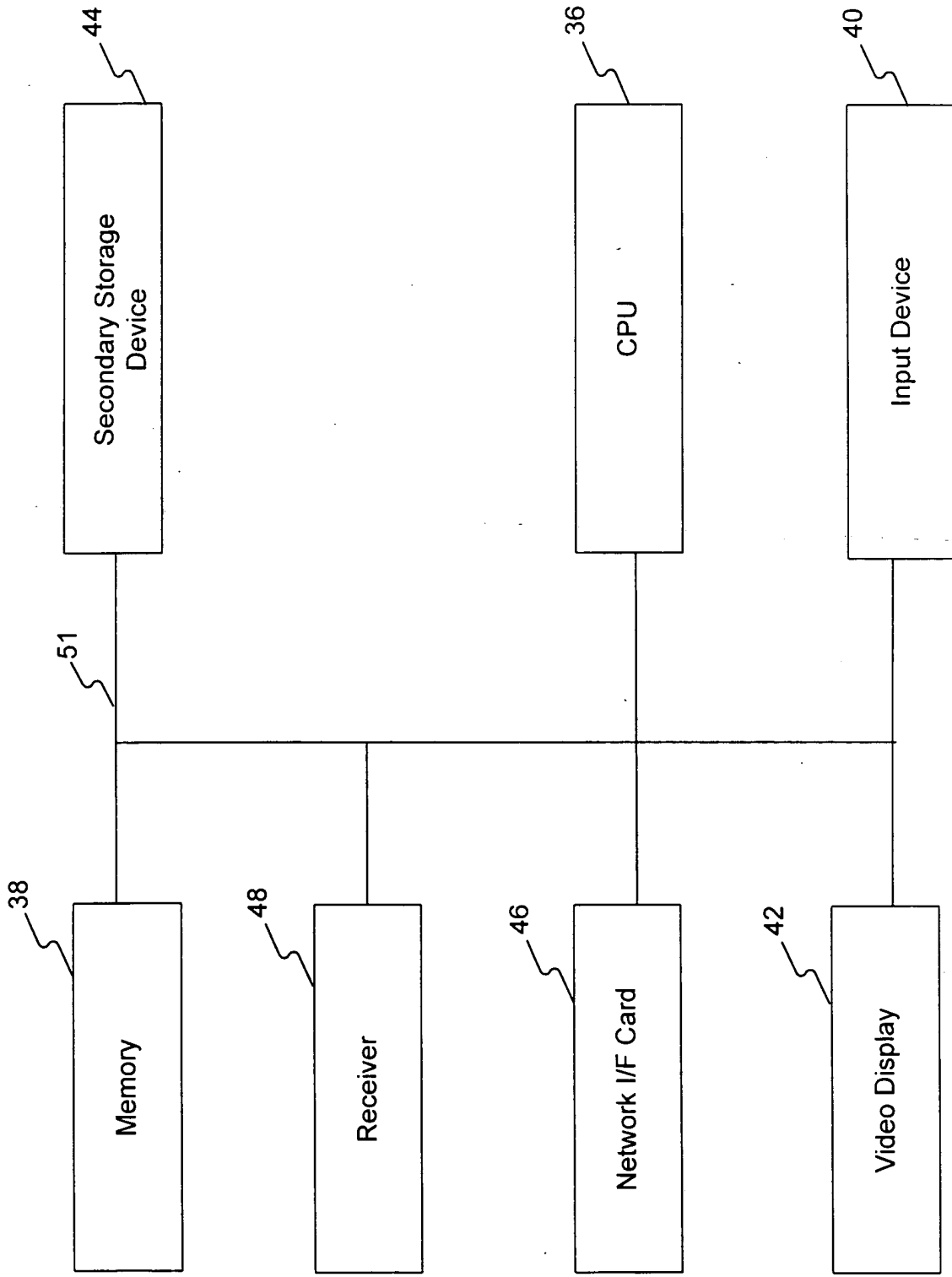


FIG. 4

FIG. 5 is a block diagram of a system 52.

52

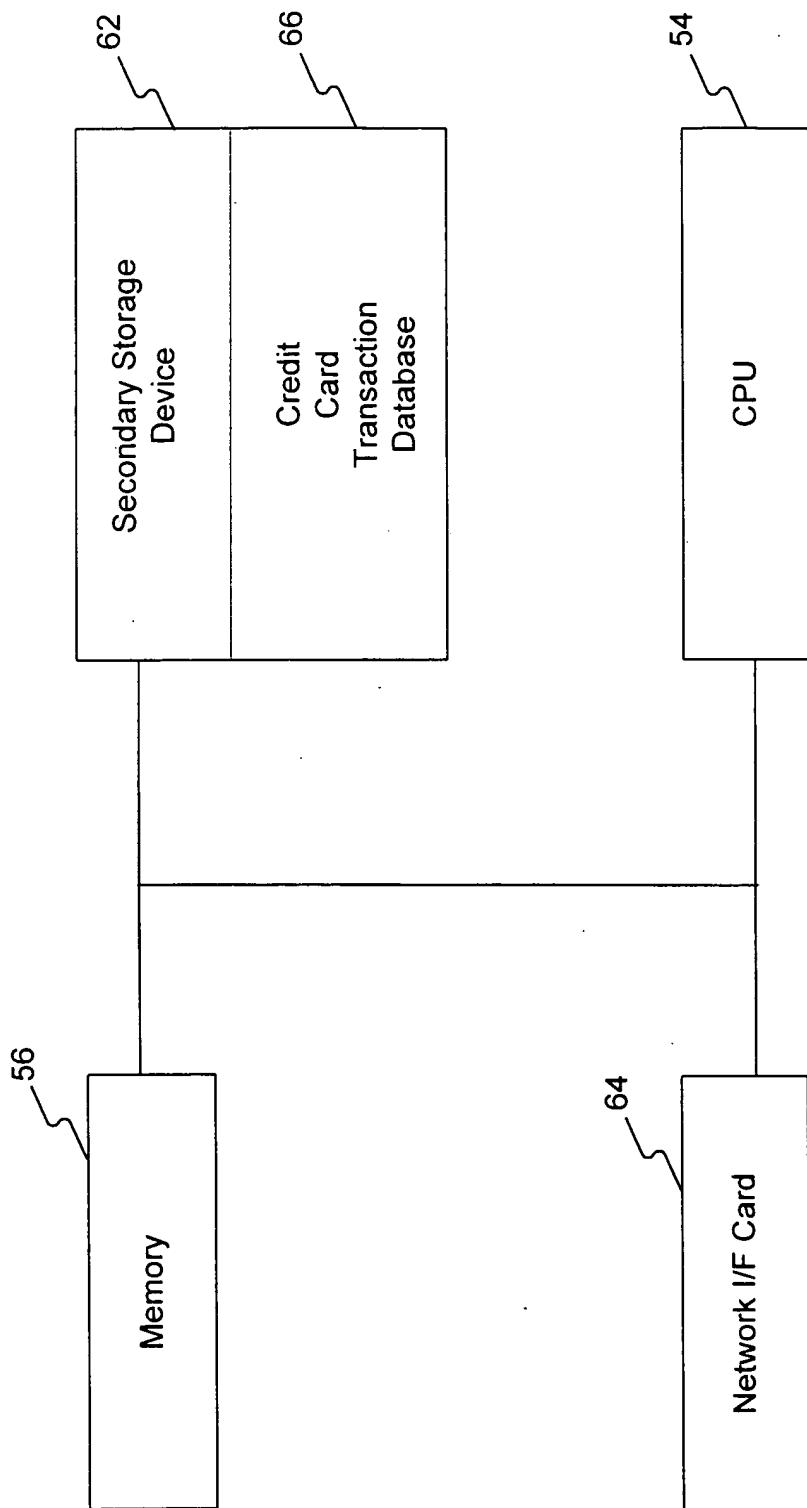


FIG. 5

FIG. 6 is a block diagram of a system 26, according to one embodiment of the present invention. The system 26 includes a memory 88, a network I/F card 96, a video display 92, a CPU 86, and a secondary storage device 94. The secondary storage device 94 includes a customer information database 100, customer profile information 102, merchant information 104, fraud information 106, loyalty program information 108, transaction information 110, customer payment method information 112, and customer personal information 114. The system 26 is configured to execute a program stored in the memory 88, which program includes instructions for processing a transaction. The system 26 is connected to a network via the network I/F card 96. The system 26 is also connected to a video display 92 and an input device 90. The system 26 is configured to receive input from the input device 90 and display output on the video display 92. The system 26 is configured to store data in the secondary storage device 94 and retrieve data from the secondary storage device 94. The system 26 is configured to communicate with a network via the network I/F card 96. The system 26 is configured to execute a program stored in the memory 88, which program includes instructions for processing a transaction. The system 26 is configured to receive input from the input device 90 and display output on the video display 92. The system 26 is configured to store data in the secondary storage device 94 and retrieve data from the secondary storage device 94. The system 26 is configured to communicate with a network via the network I/F card 96.

26

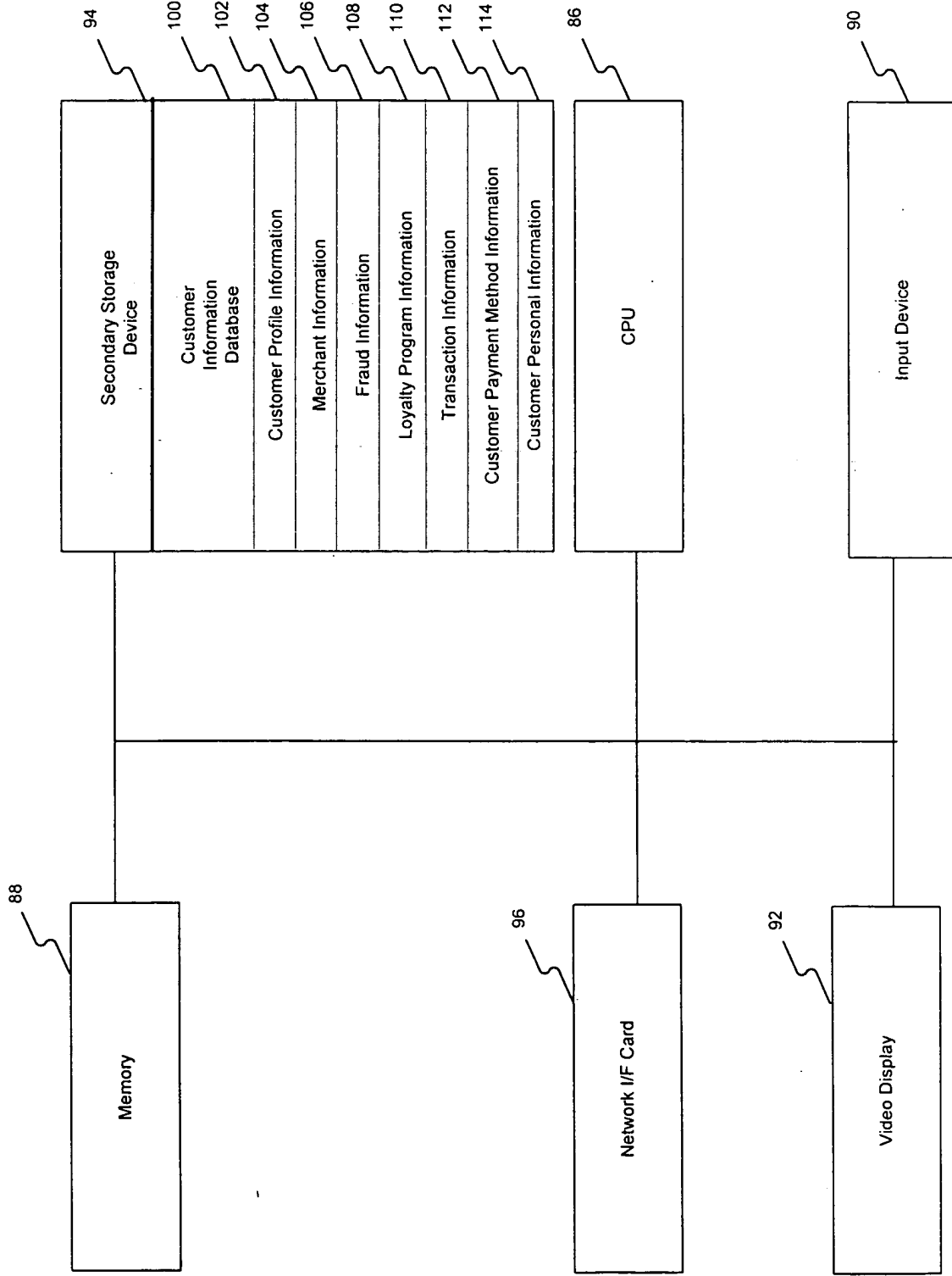


FIG. 6

FIG. 7 is a block diagram of a payment processing system.

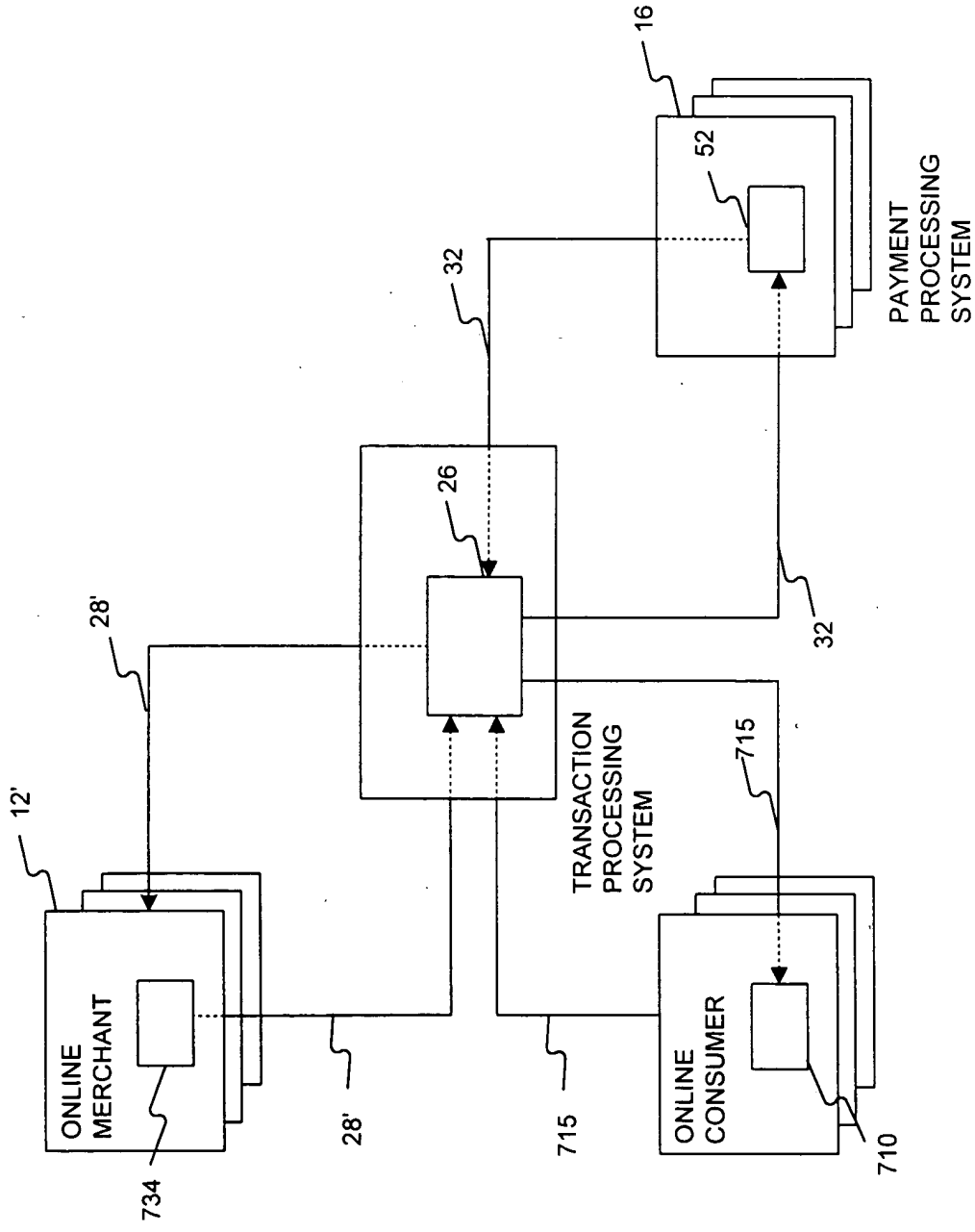


FIG. 7

734

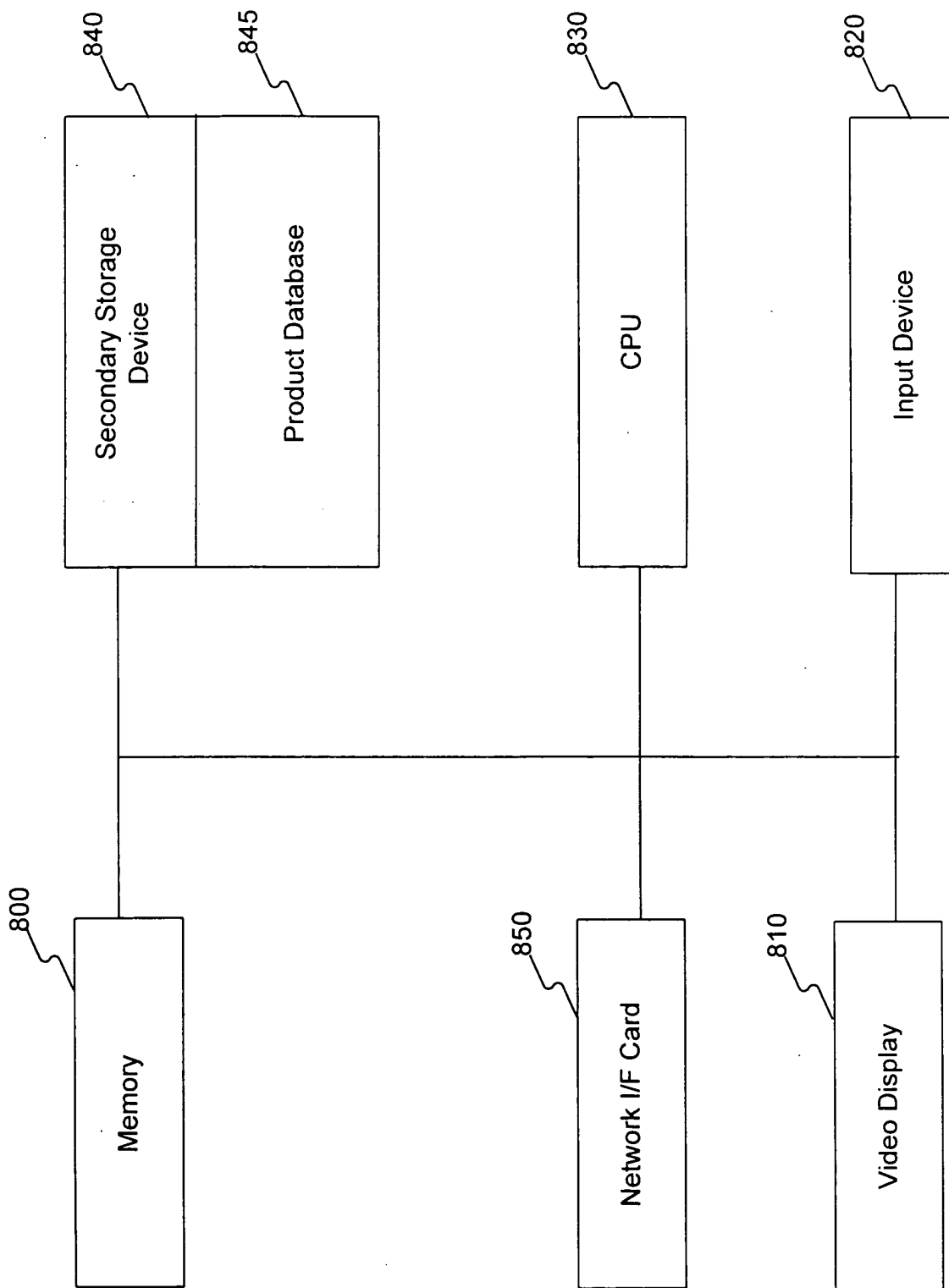


FIG. 8



FIG. 9 is a block diagram of a computer system 710.

710

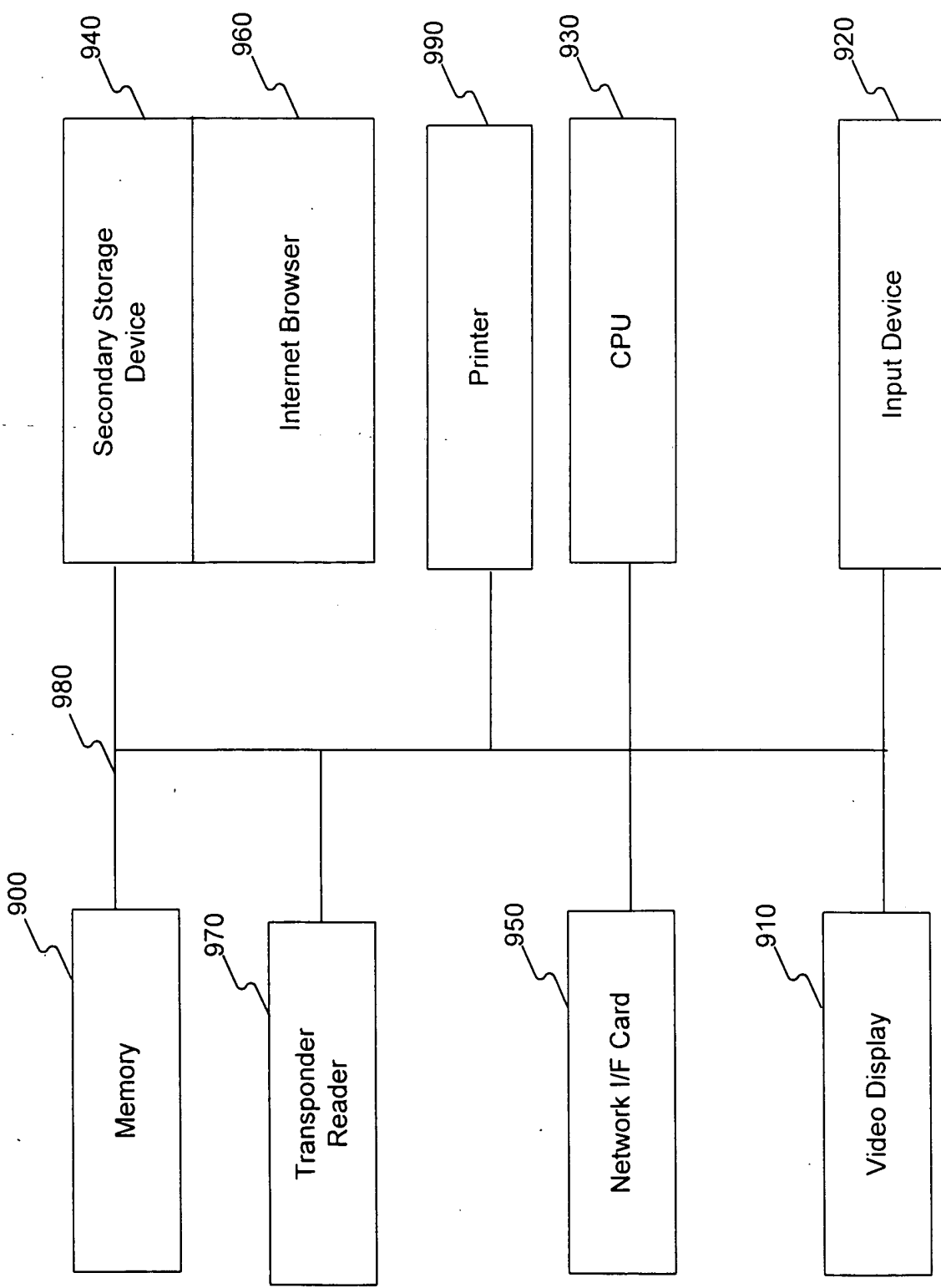


FIG. 9

FIG. 10

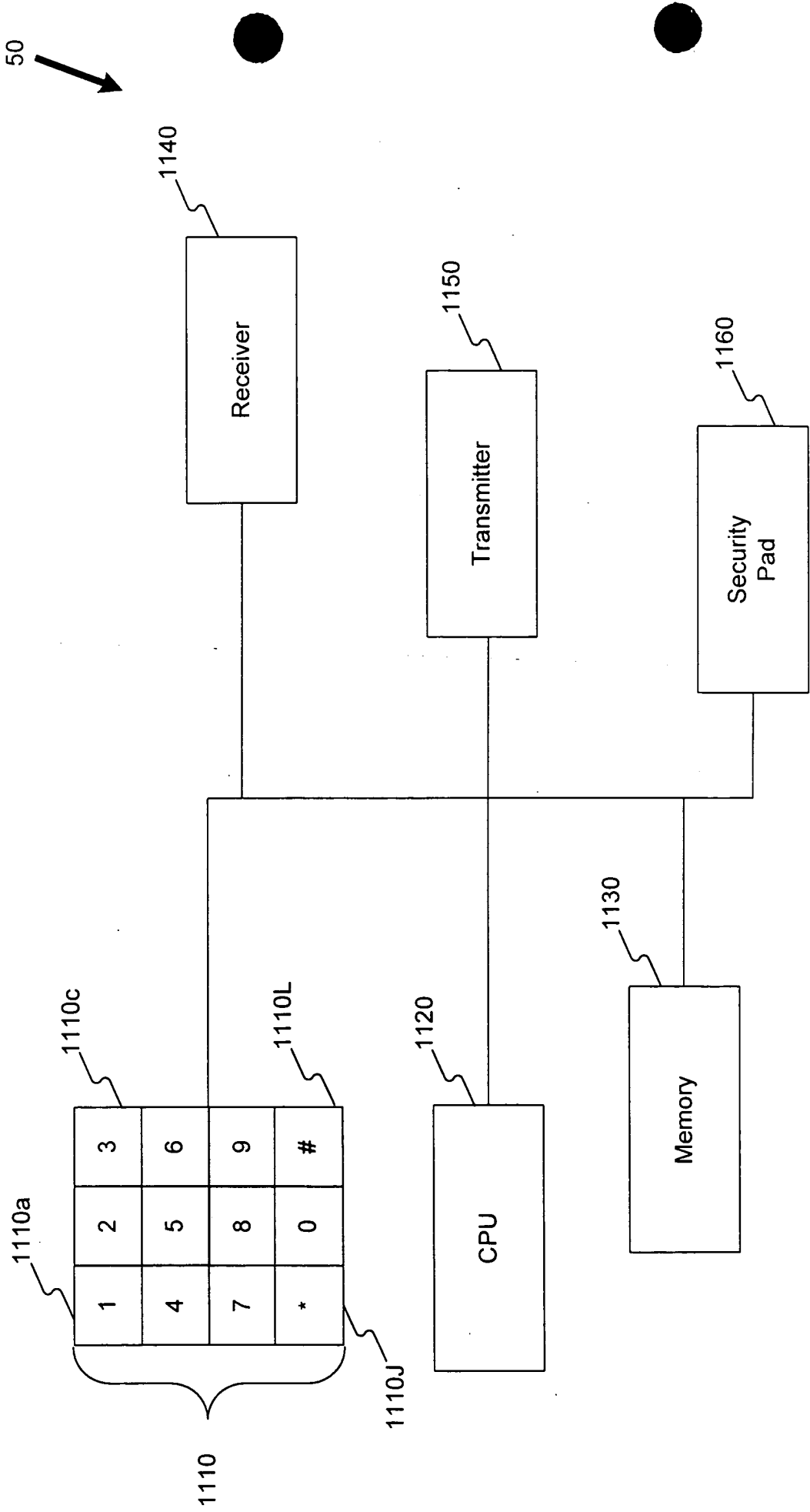
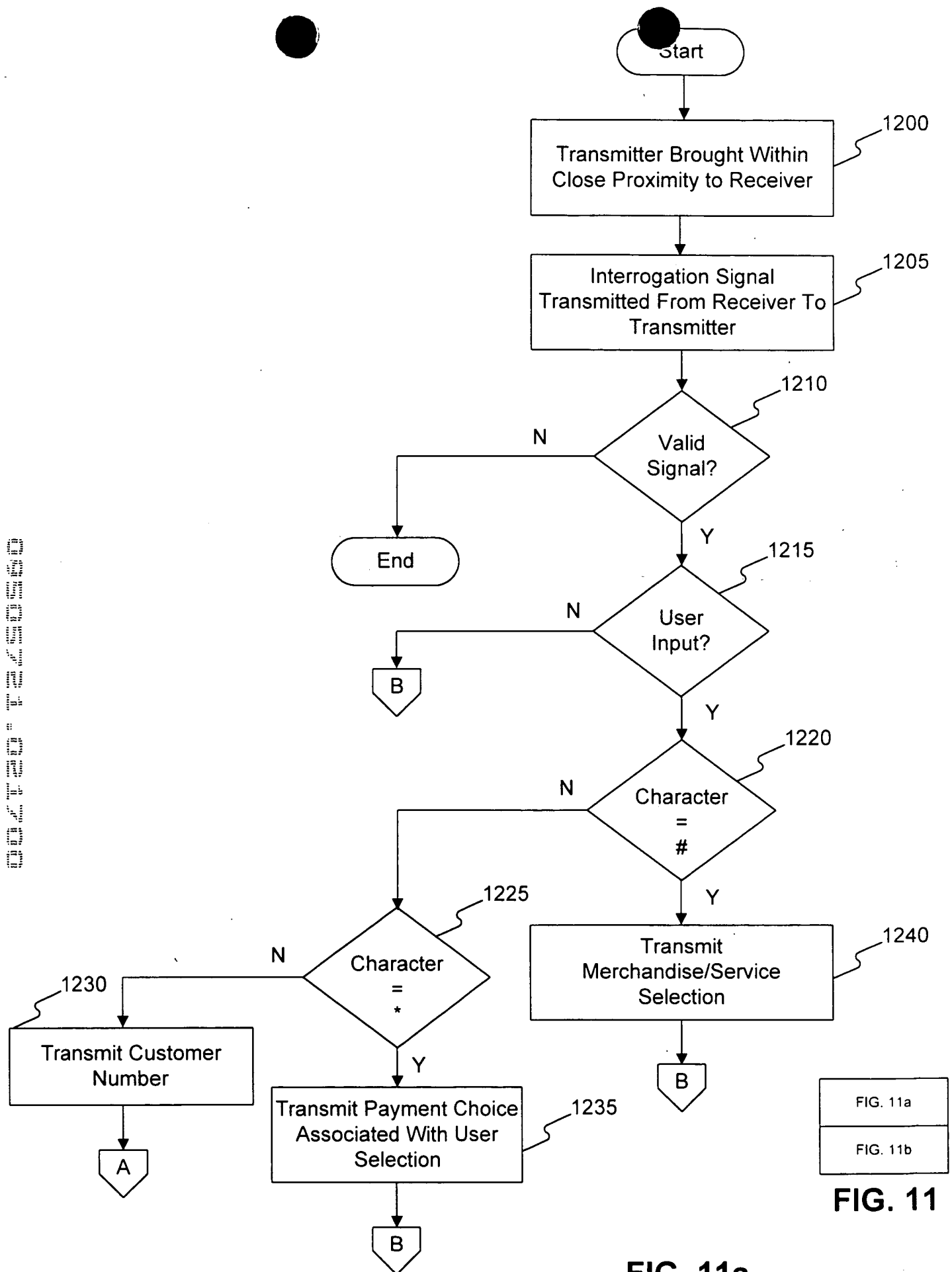


FIG. 10



|          |
|----------|
| FIG. 11a |
| FIG. 11b |

**FIG. 11**

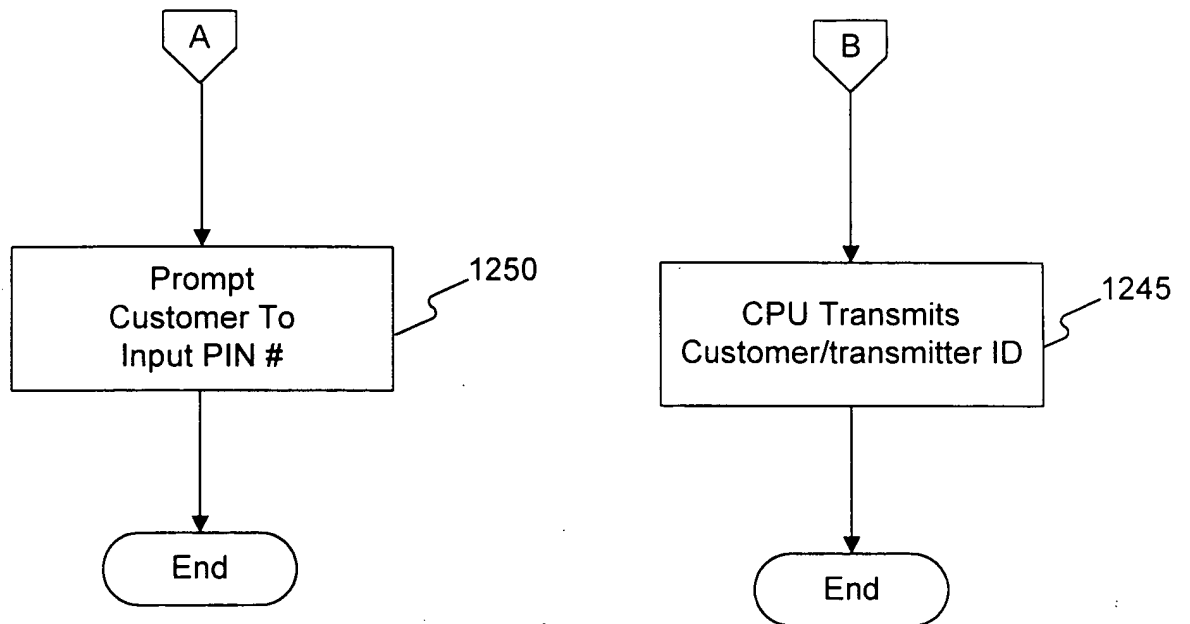


FIG.11b

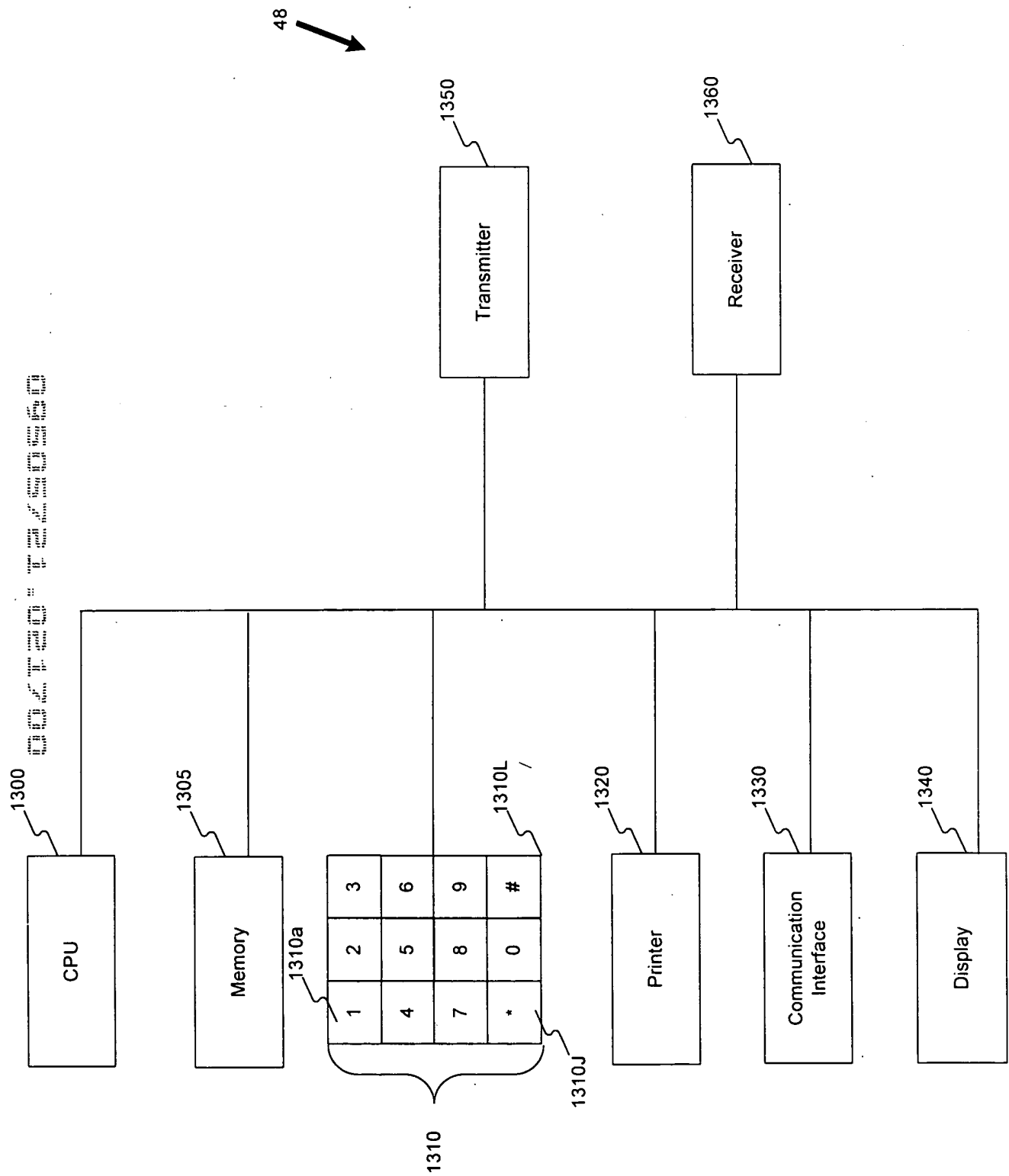


FIG. 12



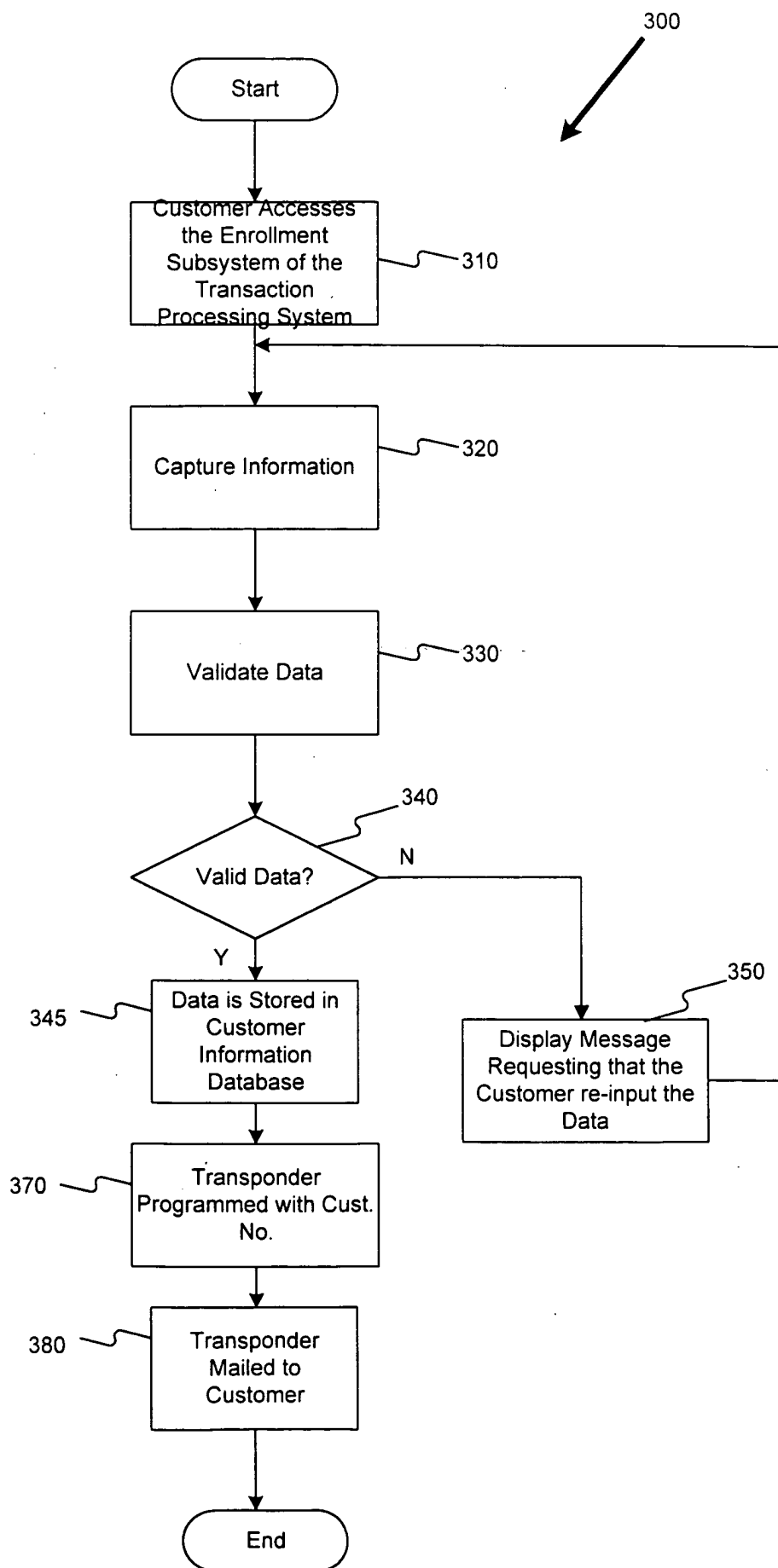


FIG. 14

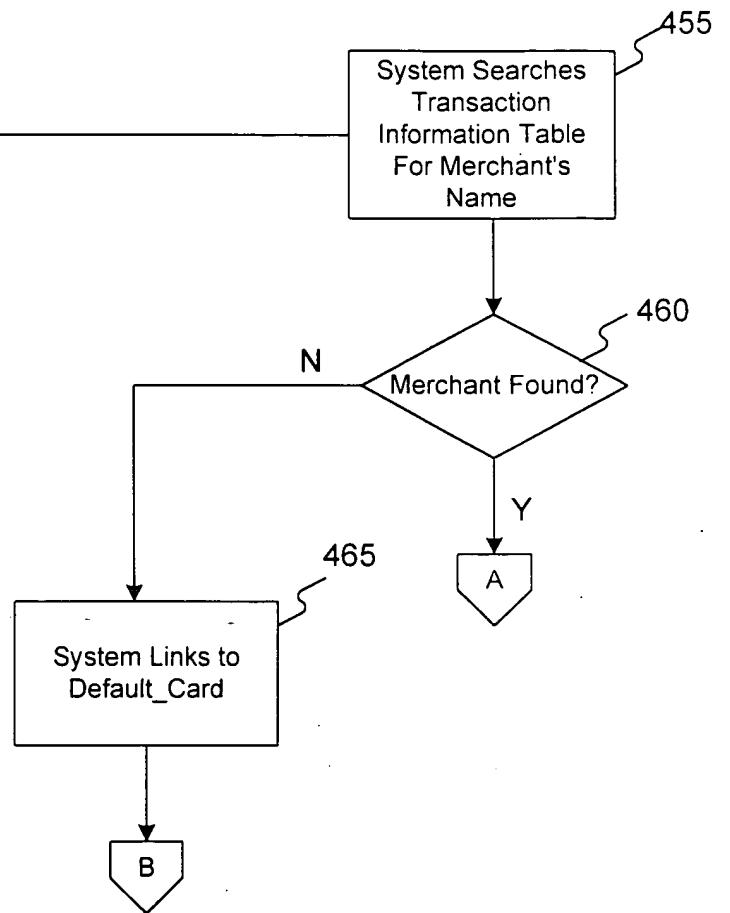
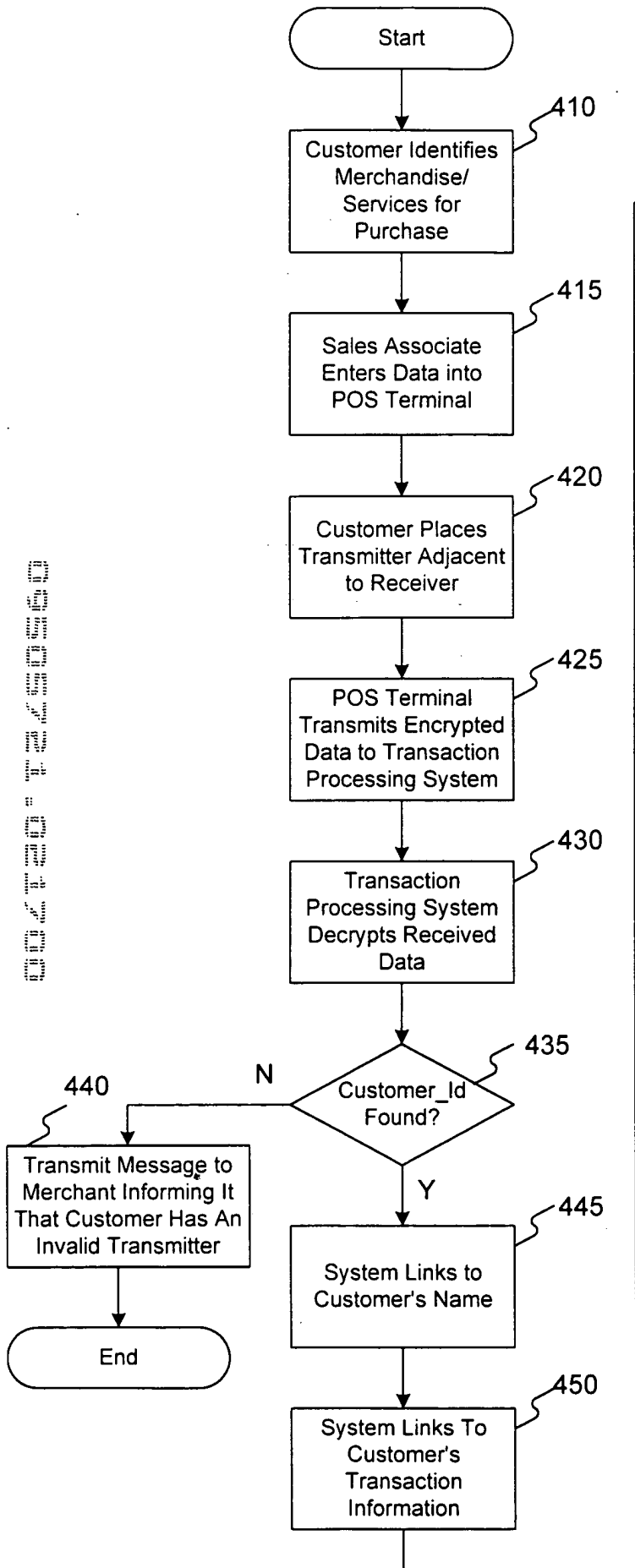


FIG. 15a

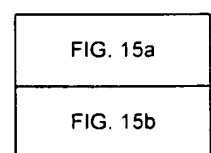


FIG. 15



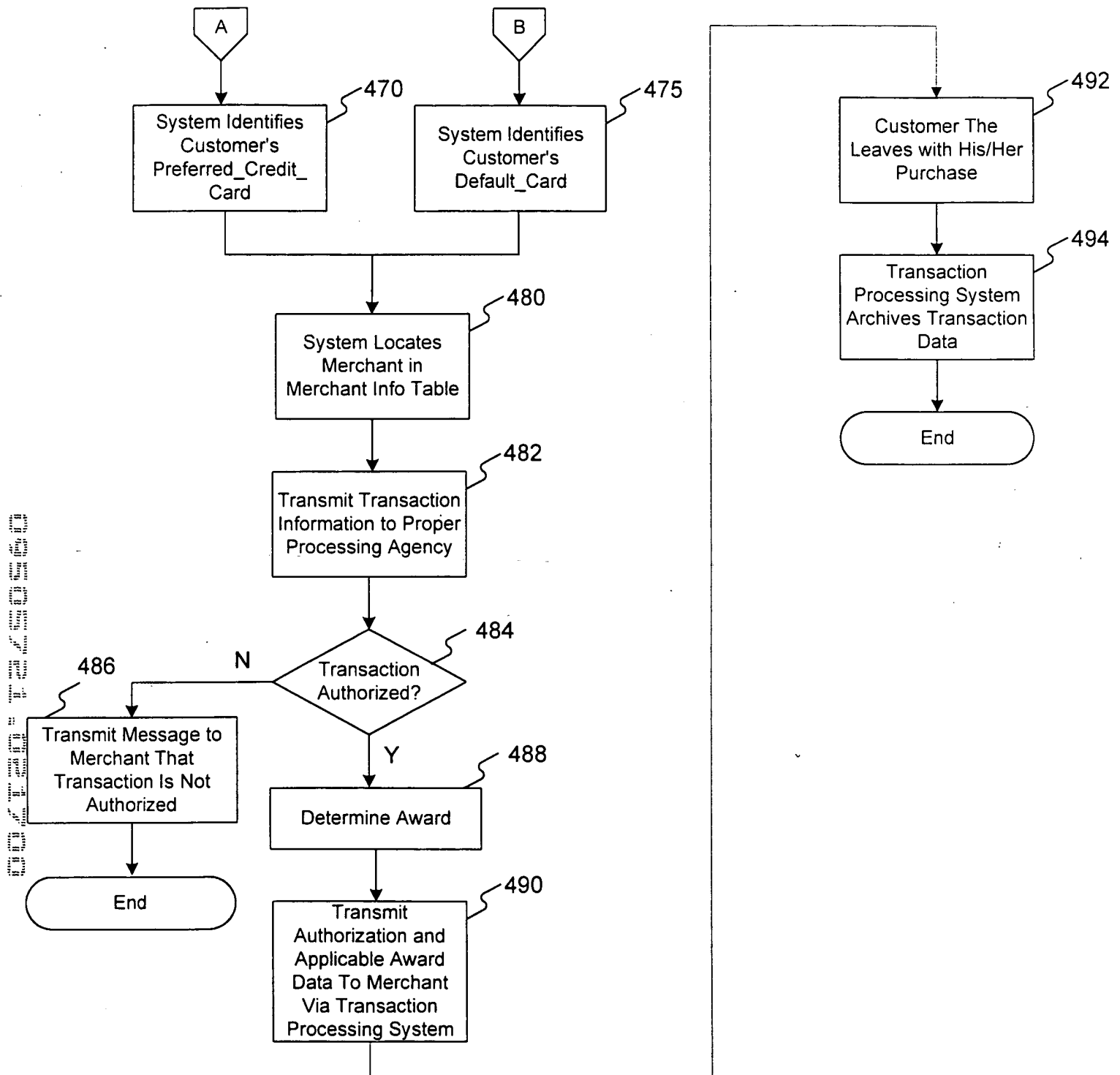
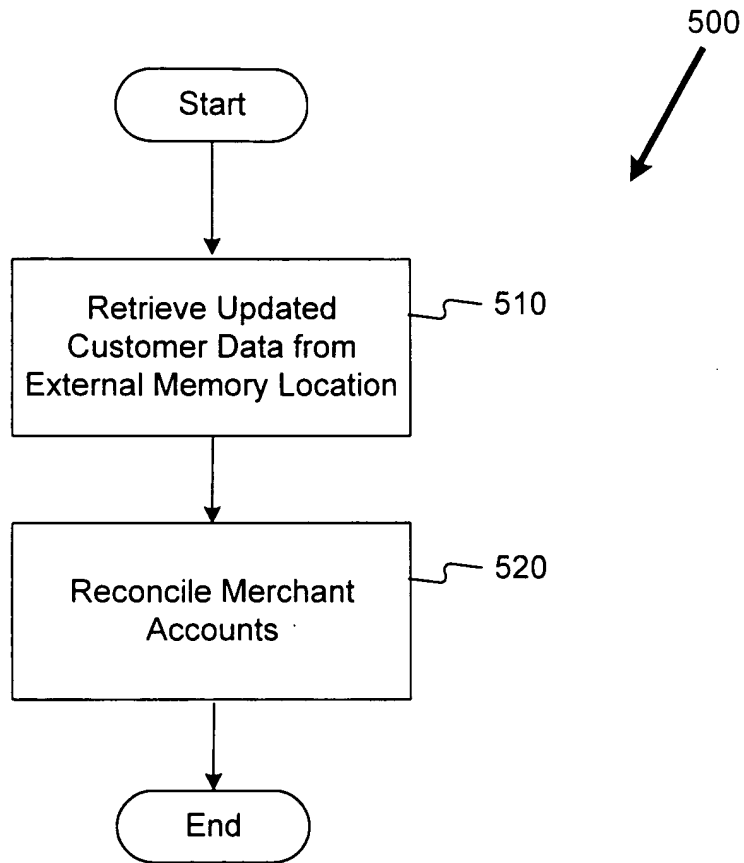
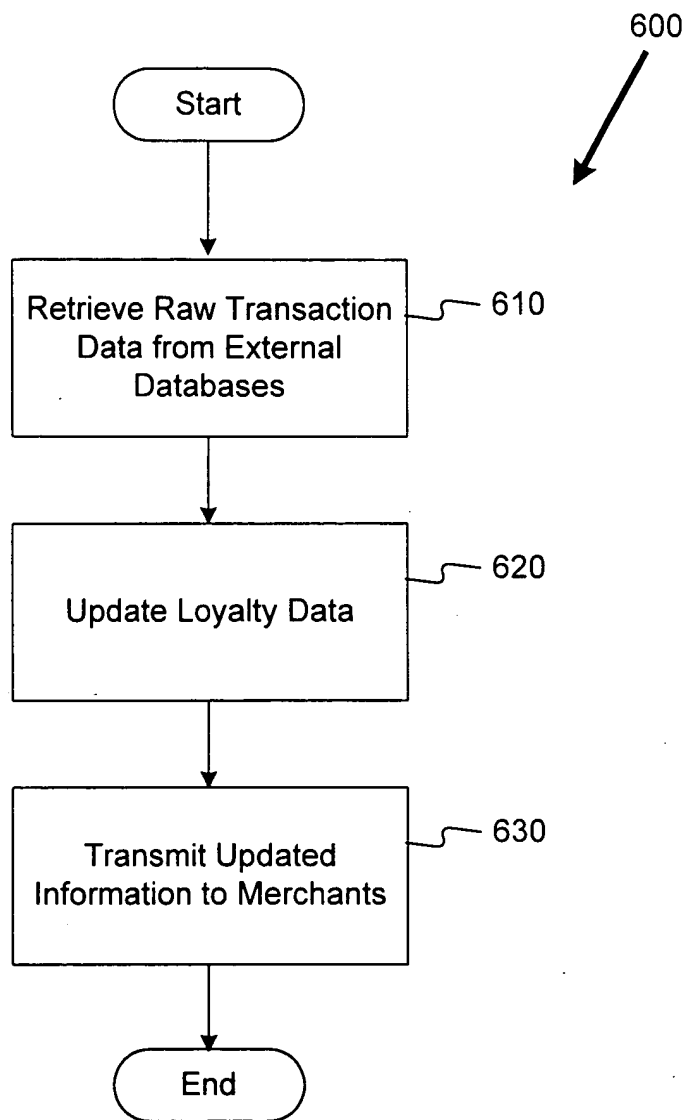


FIG. 15b



**FIG. 16**



**FIG. 17**